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Further, it is appreciated that embodiments of the present invention are not limited to any particular types of remote appliances. The illustrated examples include a web device 22, a computer 24, a personal digital assistant 26, a cellular phone 28, a home or office phone 30, and a pay phone 32 (such as a public telephone). Smart card 12 is preferably approximately credit card size, for easy carrying by the user. In accordance with the present invention, the smart card, being compact and user-carried and having processing power and memory, is a token for holding the master list or most current data for the user's various information lists. Smart card 12 is used to synchronize with the individual lists of different applications and appliances that utilize different hardware on separated networks.

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